

Information You Can Use

To file a consumer complaint or inquire about a company or charity, contact:

Office of the Attorney General

Consumer Protection Division

1024 Capital Center Drive, Suite 200
Frankfort, KY 40601

(502) 696-5389 - Office number
1-888-432-9257 - Consumer Hotline

To add your name to the "No-Call List" which helps reduce unwanted calls from telemarketers - 1-866-KYCALLO or (1-866-592-2550) or online at www.kycallo.net

To file a telemarketing complaint:
1-866-877-7867

Web Site: www.kyattorneygeneral.com

Better Business Bureau of Central and Eastern KY
1-800-866-6668

Better Business Bureau
(Serving Louisville and Western KY)
1-800-388-2222

National Fraud Information Center
1-800-876-7060
(To report fraud or file a complaint).

Federal Trade Commission Web Site:
www.ftc.gov

To Remove Your Name from Junk Mail Lists:

Write: Mail Preference Service
Direct Marketing Association
Box 643
Carmel, NY 10512

For information on how to remove your name from junk email lists, visit the Direct Marketing Association's web site at www.the-dma.org.

(Include your name and address and ask to be removed from all current and future mailing lists. Make sure you sign and date your letter and keep a copy for your records).

To Remove Your Name from Nationally Based Telephone Lists:

Write: Telephone Preference Service
Direct Marketing Association
Box 1556
Carmel, NY 10512

(Include your name, address and phone number and ask that your phone number be removed from all current and future telephone lists).

Take the time to check on your credit report now

Information in your credit report can affect your ability to get a job, a mortgage, a loan, a credit card or insurance. To make sure the information in your report is accurate, contact:

Equifax
800-685-1111

Experian
888-397-3742

Trans Union
800-916-8800

It won't cost more than \$9.00

How to Reduce Unsolicited Credit Card Applications

Under the federal Fair Credit Reporting Act, the three national credit reporting agencies are required to maintain a list of consumers who do not want to receive pre-approved credit solicitations from creditors using information from the agencies (Experian, Equifax, Trans Union). Consumer can now call one number and be placed on the list for all three agencies. The number is:

1-888-5-OPT OUT
(1-888-567-8688)

Is someone using your name?

If you have been the victim of identity theft whereby someone has obtained credit in your name, or suspect that someone is using your name and personal identification information, it is wise to put a **Fraud Alert** on your credit bureau account. This will help prevent someone from obtaining credit in your name if a copy of your credit bureau report is requested by the creditor before credit is issued. The fraud alert will prompt the creditor to automatically contact you by phone to verify any credit application. To put an alert on your account, you may contact any one of the national credit bureaus listed below which will automatically place an alert on all bureau reports:

☛ Trans Union 1-800-680-7289

☛ Equifax 1-800-272-9281

☛ Experian 1-888-397-3742

To leave a message for your
legislators:

1-800-372-7181

State Government Information
502-564-3130